

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 ABILENE DIVISION

IN RE:

JOHNNY GLEN EISEN  
 DEBRA KAY EISEN

CASE NO: 11-10404-RLJ-13  
 HEARING DATE: 8/22/2012  
 HEARING TIME: 11:00 AM

**FIRST AMENDED TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO  
 CLAIMS AND PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
003 0 P	INTERNAL REVENUE SERVICE	\$8,000.00	014 0 U	ALLTEL COMMUNICATIONS	\$600.00
	<i>Provided priority for 2008 taxes in confirmed plan; no claim filed.</i>		022 0 U	CITGO/CITIBANK	\$500.00
017 0 U	AUSTIN FINANCE CO	\$3,056.00	025 0 U	FINANCIAL CONTROL SERVICES	\$814.00
024 0 U	CREDIT SYSTEMS INTERNATIONAL INC	\$3,064.00	034 0 U	MCI	\$80.00
033 0 U	HILCREST MEDICAL HOSPITAL	\$500.00	037 0 U	PINNACLE FINANCIAL GRO	\$411.00
036 0 U	NCO FINANCIAL SYSTEMS	\$169.00	039 0 U	SEARS	\$200.00
038 0 U	PLAINS COMMERCE BANK	\$1,079.00	041 0 U	SUN LOAN COMPANY	\$728.00
040 0 U	SHELL	\$250.00			
042 0 U	TEXACO - SHELL CREDIT CARD CENTER	\$500.00			

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
008 0	ALLY FINANCIAL	2007 DODGE RAM	\$29,532.44	\$29,716.00	6.50%	56	\$642.78 PAID BY TRUSTE
	<i>Not provided for in confirmed plan.</i>						
009 0	ALLY FINANCIAL	2011 JEEP COMPASS	\$24,193.82	\$24,193.82	6.50%	56	\$528.43 PAID BY TRUSTE
010 0 *	PREFERRED CREDIT INC	KIRBY VACUUM	\$1,876.79	\$1,869.00			SURRENDERED
011 0	BROWN CAD	2011 PROPERTY TAXES - WITHDRAWN	\$1,580.51	\$101,560.00			CLAIM WITHDRAWN
013 0	VANDERBILT MORTGAGE AND FINANCE INC	HOMESTEAD	\$65,822.20	\$101,560.00			PD DIRECT BY DEBTOR

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 1 U	PREFERRED CREDIT INC	\$7.79			

SPLIT CLAIM/KIRBY VACUUM			015 0 U	AMERICAN INFOSOURCE LP	\$413.41
				SERVICES/T MOBILE	
018 0 U	NORTHSTAR CAPITAL ACQUISITION	\$1,099.93	021 0 U	NORTHSTAR CAPITAL ACQUISITION	\$434.83
	PURCHASES/CAPITAL ONE			PURCHASES/CHEVRON AND TEXACO	
029 0 U	EQUABLE ASCENT FINANCIAL LLC	\$4,702.74	030 0 U	GE CAPITAL RETAIL BANK	\$185.97
	PURCHASES/FRIEDMAN			PURCHASES/GEMB JC PENNEY	
035 0 U	MERRICK BANK	\$509.14	044 0 U	WORLD FINANCE CORPORATION	\$1,446.92
	PURCHASES			LOAN	
053 0 U *	AMERICAN INFOSOURCE LP	\$410.34	060 0 U *	PRA RECEIVABLES MANAGEMENT	\$2,237.29
	SERVICES			PURCHASES/CAPITAL ONE	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	
062 0 U *	CAPITAL ONE BANK	\$1,349.23	063 0 U *	EQUABLE ASCENT FINANCIAL LLC	\$1,798.97
	PURCHASES			PURCHASES/CITIBANK	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	
067 0 U *	FMC MASS MARKET	\$78.08	068 0 U *	BROWNWOOD REGIONAL MEDICAL CENTER	\$2,797.13
	SERVICES			MEDICAL SERVICES	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Beginning 12/8/2011 debtor shall make 6 payments of \$1,450.00. Beginning 6/9/2012 debtor shall make 50 payments of \$1,700.00; for a total plan contribution of \$93,700.00. Plan pays 100% to general unsecured creditors who timely filed claims. The claim term has been reduced from 60 to 56 months.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 8/22/2012 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 7/19/2012

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AARONS 231 AARON RD BROWNWOOD TX 76801  
ALLTEL COMMUNICATIONS 1801 B SOUTH MONROE STREET TALLAHASSEE FL 32301  
ALLY FINANCIAL 200 RENAISSANCE CENTER DETROIT MI 48243  
ALLY FINANCIAL PO BOX 130424 ROSEVILLE MN 55113  
ALLY FINANCIAL PO BOX 78367 PHOENIX AZ 85062  
AMERICAN INFOSOURCE LP T MOBILE/T MOBILE USA INC PO BOX 248848 OKLAHOMA CITY OK 73124  
AMSHER COLLECTION SERV 600 BEACON PKWY W STE 30 BIRMINGHAM AL 35209  
AUSTIN FINANCE CO 147 N BELKNAP STEPHENVILLE TX 76401  
BROWN CAD 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201  
BROWN COUNTY APPRAISAL DISTRICT 402 FISK BROWNWOOD TX 76801  
BROWNWOOD REGIONAL MEDICAL CENTER C/O PASI PO BOX 188 BRENTWOOD TN 37024  
CAPITAL ONE BANK BY AMERICAN INFOSOURCE LP PO BOX 71083 CHARLOTTE NC 28272  
CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130  
CAPITAL ONE PO BOX 85167 RICHMOND VA 23285  
CHARLIES APPLIANCE 509 W BAKER BROWNWOOD TX 76801  
CHEVRON/TEXACO PO BOX 5010 CONCORD CA 94524  
CITGO/CITIBANK PO BOX 6003 HAGERSTOWN MD 21747  
CITIBANK PO BOX 6003 HAGERSTOWN MD 21747  
CREDIT SYSTEMS INTERNATIONAL INC 1277 COUNTRY CLUB LANE FORT WORTH TX 76112  
EQUABLE ASCENT FINANCIAL LLC C/O REC MGM SYS CORP 4700029416-9908893 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131  
EQUABLE ASCENT FINANCIAL LLC C/O REC MGM SYS CORP 4700029634-9908893 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131  
FINANCIAL CONTROL SERVICES 6801 SANGER AVE STE 195 WACO TX 76710  
FIRST NATIONAL COLLECTION BUREAU INC 610 WALTHAM WAY SPARKS NV 89434  
FMCI MASS MARKET PO BOX 3243 BLOOMINGTON IL 61702  
FRIEDMANS JEWELERS PO BOX 5199 OCEAN SIDE CA 92052  
GE CAPITAL RETAIL BANK C/O REC MGM SYS CORP 2487765-9908893 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131  
GEMB JCP ATTN BANKRUPTCY DEPT PO BOX 103104 ROSWELL GA 30076  
HAMILTON GENERAL HOSPITAL 400 N BROWN HAMILTON TX 76531  
HILCREST MEDICAL HOSPITAL 6780 MAYFIELD RD MAYFIELD HEIGHTS OH 44124  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
IRS DEPARTMENT ATTN DOROTHY SHIELDS 1100 COMMERCE MAIL CODE 5027 DALLAS TX 75242  
JC PENNEY PO BOX 533 DALLAS TX 75221  
JOHNNY GLEN EISEN & DEBRA KAY EISEN 9010 CR 149 BROWNWOOD TX 76801  
LINEBARGER GOGGAN BLAIR & SAMPSON 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201  
LINEBARGER GOGGAN BLAIR 2323 BRYAN STREET STE 1600 DALLAS TX 75201  
MCI PO BOX 4600 IOWA CITY IA 52244  
MERRICK BANK C/O RESURGENT CAPITAL SERVICES PO BOX 10368 GREENVILLE SC 29603  
MERRICK BANK PO BOX 23356 PITTSBURGH PA 15222  
MID TEX ANESTHESIA ASSOCIATES 405 LONDONDERRY DR STE 105 WACO TX 76712  
NCO FINANCIAL SYSTEMS 507 PRUDENTIAL ROAD HORSHAM PA 19044  
NORTHSTAR CAPITAL ACQUISITION C/O ZENITH ACQUISITION CORP PO BOX 850 AMHERST NY 14226  
NORTHSTAR CAPITAL ACQUISITION 170 NORTHPOINTE PKWY SUITE 300 AMHERST NY 14228  
PINNACLE FINANCIAL GRO 7825 WASHINGTON AVE S ST MINNEAPOLIS MN 55439  
PLAINS COMMERCE BANK PO BOX 1059 ABERDEEN SD 57402  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
PREFERRED CREDIT INC PO BOX 1679 ST CLOUD MN 56302  
PREFERRED CREDIT INC PO BOX 1970 ST CLOUD MN 56302  
SEARS PO BOX 6563 THE LAKES NV 88901  
SHELL GASOLINE CARD CENTER PO BOX 689151 DES MOINES IA 50368  
SUN LOAN COMPANY 511 W COMMERCE ST BROWNWOOD TX 76801  
TEXACO - SHELL CREDIT CARD CENTER PO BOX 689151 DES MOINES IA 50368  
THOMAS & THOMAS 2323 PARK AVE CINCINNATI OH 45206  
T-MOBILE PO BOX 37380 ALBUQUERQUE NM 87176  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
VANDERBILT MORTGAGE AND FINANCE INC PO BOX 9800 MARYVILLE TN 37802  
VANDERBILT MORTGAGE ATTN: BANKRUPTCY UNIT PO BOX 9800 MARYVILLE TN 37802  
WACO CARDIOLOGY ASSOCIATES 7125 NEW SANGER RD #A WACO TX 76712  
WACO LUNG ASSOCIATES 7125 NEW SANGER RD #A WACO TX 76712  
WORLD FINANCE CORP 205 WEST AUSTIN STREET BROWNWOOD TX 76801  
WORLD FINANCE CORPORATION 305 CENTER AVENUE BROWNWOOD TX 76801  
WORLD FINANCE CORPORATION WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606